



# The Benefits Bulletin

Statewide Benefits Office

April 2, 2020

**Click Here to learn more about your benefits and COVID-19**

## Prepare for Open Enrollment

Open Enrollment is around the corner (**May 4 - May 20**). April is your time to Step Up and Prepare for your future health needs. In April, you have the opportunity to learn about all the benefits available to you and your family. Then, during Open Enrollment in May, you will have the knowledge to make the best choices as an informed consumer. Here are the things you can do to prepare:

- 1) Log in now to State of Delaware Employee Self-Service to make sure your password has not expired and confirm your contact information.
- 2) Week of April 6 - You will receive an assignment email with instructions for accessing three online courses: *Step Up for Open Enrollment*, *How to Select a Health Plan* and *Choosing the Right Care*. Complete all three online courses by May 1.
- 3) Week of April 13 - Use myBenefitsMentor® to compare the health plan options based on your past health and prescription usage. Be on the lookout for a letter and email with a personalized enrollment recommendation.

## Benefit Changes for FY21

There are a few benefit changes for this year's Open Enrollment that take effect July 1, 2020. Details for all of the changes below are available on the SBO website (select "Open Enrollment"):

- Premiums (rates) for the State dental and vision plans will increase.
- Accident & Critical Illness Insurance for State of Delaware employees will be offered by Securian Financial. These benefits will no longer be offered through Aflac.
- Flexible Spending Account (FSA) plan will now be offered as part of Annual Benefits Open Enrollment and the plan year will be from July 1 through June 30.
- During Open Enrollment, there is a special opportunity to enroll and/or increase employee coverage in the State Group Universal Life Insurance Plan without having to provide proof of good health. In addition, dependent (spouse and/or child(ren)) term life rates will increase.

**Hidden Treasures** Find the hidden code on the COVID-19 Updates page on our website and email the code to [sbo.communications@delaware.gov](mailto:sbo.communications@delaware.gov) (Subject: Hidden Treasures). A random drawing from all correct responses received by the end of the month will be conducted for a prize. Congratulations to last month's winner, Susanne Laws from the Dept. of Transportation!

## SEBC Spotlight

During this time of increased communications related to the Coronavirus (COVID-19) situation, the State Employee Benefits Committee (SEBC) recognizes that these are challenging times for organizations and their workforce. We remain committed to providing Group Health Insurance Plan (GHIP) members access to high-quality health care that produces good outcomes at an affordable cost, promotes healthy lifestyles and helps them be engaged consumers. In an effort to best support you and your family, we encourage you to take advantage of SBO's website and online resources in April to help you prepare for Open Enrollment. Our main focus and priority this year is for every benefit-eligible employee to **Step Up During Open**

**Enrollment and actively participate** between May 4 – 20 by completing three simple steps. Whether you are at work or home, all of these resources and steps are available online, 24/7 and easily accessible via computer, tablet or mobile device.



## Employee Spotlight

*"The CDH Gold with HRA is my health plan and has been the best choice (Platinum) for me from the first year available. During the past nine years I have not paid out of pocket for any medical related expenses, excluding of course prescriptions, dental care and eye care. This includes copays (sick/well visits, etc.), labs, imaging, medical equipment, and one ER visit. At no time did I need to pay cash, provide a credit/debit card, or write a check..."*

[Read the full testimonial.](#)

~ Angela T., Dept. of Health & Social Services